

What is claimed is:

1. A Personal Universal Memory (PUM) card adapted to be inserted into a computer having basic and customized modes, the PUM card comprising:

interface logic to communicate with the computer; and

5 a non-volatile data storage device coupled to the interface logic, the data storage device adapted to store a data structure to store personal information and preferences for customizing the device, wherein the computer transitions from the basic mode to the customized mode upon the insertion of the PUM card into the computer.

10 2. The PUM card of claim 1, wherein the card is credit card sized.

3. The PUM card of claim 1, wherein the computer includes one of a wired device, a wireless device, a personal digital assistant, a handheld computer, a laptop computer and a cellular telephone.

15 4. The PUM card of claim 1, wherein the card contains an encryption key to protect all information stored on the card

5. The PUM card of claim 1, wherein the card stores an encrypted biometric identity  
20 image of a user's biometric scan to compare against a subsequent biometric scan.

6. The PUM card of claim 5, wherein the identity image is compared with the biometric scan when security is necessary during login, or during a transaction.

7. The PUM card of claim 1, wherein the card stores an encrypted user-identification and a password to validate the user prior to using the PUM card.

5 8. The PUM card of claim 1, wherein the card contains an encrypted series of time-sensitive prompts and commands to alert the user in the event that the device has been left on without interaction for a predetermined period.

10 9. The PUM card of claim 1, wherein the user sets the times at which the prompts are delivered or commands executed.

10. The PUM card of claim 1, wherein the card closes out a session and prevents access to the information in the PUM card while allowing access to functionality that does not require the PUM card.

15 11. The PUM card of claim 1, wherein the card prompts the user to use the biometric scanner and enter a user-identification and a password to restart an expired session.

12. The PUM card of claim 1, wherein the non-volatile data storage device is erased.

20 13. The PUM card of claim 1, wherein the user uploads his or her profile and personal information to a new card.

14. The PUM card of claim 1, wherein the data to be uploaded can be sent from the user computer.

15. The PUM card of claim 1, wherein the data to be uploaded is sent from a server.

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16. The PUM card of claim 1, wherein the card is re-writable.

17. The PUM card of claim 1, wherein the card is re-programmed with a new profile.

10 18. The PUM card of claim 1, wherein the non-volatile data storage device comprises a memory device.

19. The PUM card of claim 1, further comprising a reader adapted to receive the PUM card.

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20 The PUM card of claim 1, further comprising a magnetic strip positioned on the card.